CLAIMS

We claim:

1.   A system for responding to a duress identification made at a biometric identification site, the system comprising:

a processor;

a memory;

5   a biometric reader for collecting biometric information about a user, wherein the biometric information is used for determining if the user is an authorized user of the system; and

a set of instructions stored in the memory, the set of instructions executable by the processor to determine whether the biometric information represents a duress identification;

10   wherein the system initiates an emergency response if the biometric information represents a duress identification.

2.   The system of claim 1, wherein the set of instructions further comprises a routine to determine whether the biometric information represents a normal identification.

3.   The system of claim 1, further comprising:

an event recorder for recording occurrences in proximity to the identification site upon initiation of the emergency response.

4.   The system of claim 3, wherein event recorder comprises a low-light camera.

5.   The system of claim 3, wherein the event recorder comprises a microphone.

6.   The system of claim 1 wherein the biometric information comprises an electronic signature.

7.   The system of claim 1, wherein the emergency response includes triggering a silent alarm.

8.   A system for responding to a duress transaction at a remote transaction terminal of an automated banking system, the remote transaction terminal having an input device, a cash dispenser for conducting transactions, and a biometric reader for receiving biometric information about a customer, the system comprising:

5   a memory;

        a processor;

        a comparison routine stored in the memory, the comparison routine executable by the processor to determine whether the biometric information represents a normal biometric identification or a biometric identification-emergency (BIDE); and

10   an emergency response routine stored in the memory, the emergency response routine executable by the processor to initiate an emergency response if the biometric information represents a BIDE.

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9.   The system of claim 8, further comprising:

a transaction delay routine stored in the memory, the transaction delay routine executable by the processor to delay a transaction upon initiation of an emergency response.

10.   The system of claim 8, further comprising:

a cash limiting routine stored in the memory, the cash limiting routine executable by the processor to limit the cash delivered by the cash dispenser upon initiation of an emergency response.

11.   A system for responding to a duress transaction at a remote transaction terminal of an automated banking system having a biometric reader and a cash dispenser, the system comprising:

a processor;

5   a memory;

a communication device;

at least one normal biometric identification (BID) value stored in the memory;

at least one biometric identification-emergency (BIDE) value stored in the memory;

a biometric comparison routine stored in the memory, the biometric comparison

10   routine executable by the processor to determine whether biometric information read by the biometric reader represents a BID value stored in the memory or a BIDE value stored in the memory; and

an emergency response routine stored in the memory, the emergency response routine

executable by the processor to initiate an emergency response if biometric information read

15   by the biometric reader matches a BIDE value stored in the memory;

wherein the emergency response routine includes causing the communication device to

contact an emergency operator.

12.   A system for responding to a duress identification made at a biometric

identification site, the system comprising:

a processor;

a memory;

5   a communication device; and

a biometric reader for collecting biometric information about a user, wherein the

biometric information is used for determining if the user is an authorized user of the system;

wherein the biometric reader further includes a pressure-sensitive switch;

wherein a user under duress initiates an emergency response by activating the

10   pressure-sensitive switch; and wherein

the processor causes the communication device to initiate a communication upon

initiation of the emergency response.

13.   The system of claim 12, further comprising:

an event recorder for recording occurrences in proximity to the identification site upon

initiation of the emergency response.

14.   The system of claim 13, wherein event recorder comprises a low-light camera.

15.   The system of claim 13, wherein the event recorder comprises a microphone.

16.   The system of claim 12, further comprising:

a transaction delay routine stored in the memory, the transaction delay routine executable by the processor to delay a transaction upon initiation of the emergency response.

17.   The system of claim 12, further comprising:

a cash limiting routine stored in the memory, the cash limiting routine executable by the processor to limit the cash delivered by the cash dispenser upon initiation of the emergency response.

18.   A method for responding to a duress identification at a remote transaction terminal of an automated banking system having a display, a biometric reader, a memory, a processor, and a cash dispenser, the method comprising:

storing at least one duress biometric identification value in the memory;

storing biometric information received at the biometric reader in the memory;

comparing the received biometric information with the at least one duress biometric identification value stored in the memory; and

initiating an emergency response if the received biometric information corresponds to the at least one duress biometric identification value stored in the memory.

19.   The method of claim 18, further comprising:

storing at least one normal biometric identification value in the memory;

comparing the received biometric information with the at least one normal biometric

identification value stored in the memory; and

5   initiating a normal transaction if the received biometric information corresponds to the

at least one normal biometric identification value stored in the memory.

20.   The method of claim 18, further comprising the step of:

initiating a transaction to dispense cash if an emergency response is initiated.

21.   The method of claim 20, wherein the transaction to dispense cash is carried

out in a manner identical to a transaction to dispense cash made if no duress biometric

information is received.

22.   The method of claim 18, further comprising the step of;

causing a communication device to make a communication if an emergency response

is initiated.

23.   The method of claim 15, further comprising the step of:

delaying the transaction time of the remote terminal if an emergency response is

initiated.

24.   The method of claim 15, further comprising the step of:

limiting the cash available to be dispensed by the cash dispenser if an emergency response is initiated.

25.   The method of claim 18, further comprising the step of:

recording events in proximity to the remote transaction terminal if an emergency response is initiated.

26.   A method for responding to a duress identification at an identification site having a biometric reader, a memory, and a processor, the method comprising:

storing received biometric information in the memory;

storing a normal biometric identification value in the memory;

5   storing a duress biometric identification value in the memory;

comparing the received biometric information with the normal and the duress biometric identification values;

initiating a normal transaction if the received biometric information corresponds to the normal biometric identification value; and

10   initiating an emergency response to the duress transaction;

wherein the emergency response causes the communication device to contact an emergency operator.

27.   A method for responding to a duress identification at a remote transaction terminal of an automated banking system having a biometric reader that includes a

pressure-sensitive switch, a memory, a processor, and a cash dispenser, the method comprising:

5   storing at least one biometric identification value in the memory;

storing biometric information received at the biometric reader in the memory;

comparing the received biometric information with the at least one biometric identification value stored in the memory;

receiving an input from the pressure-sensitive switch; and

10   initiating an emergency response upon receiving the input from the pressure-sensitive switch if the received biometric information corresponds to the at least one biometric identification value stored in the memory.

28.   The method of claim 27, further comprising the step of:

initiating a transaction to dispense cash if an emergency response is initiated.

29.   The method of claim 28, wherein the transaction to dispense cash is carried out in a manner identical to a transaction to dispense cash made if no duress biometric information is received.

30.   The method of claim 28, further comprising the step of;

causing a communication device to make a communication if an emergency response is initiated.

31.   The method of claim 28, further comprising the step of:

delaying the transaction time of the remote terminal if an emergency response is initiated.

32.   The method of claim 28, further comprising the step of:

limiting the cash available to be dispensed by the cash dispenser if an emergency response is initiated.

33.   The method of claim 28, further comprising the step of:

recording events in proximity to the remote transaction terminal if an emergency response is initiated.